

How does RIte Share benefit employers?

Because participation in RIte Share allows your employees to enroll in your company's health insurance at little or no cost to them, you will...

- Attract and retain qualified employees by giving them access to affordable health insurance
- Decrease absenteeism and increase productivity
- Increase participation rates in your health plan, which may help your company maintain qualification for group insurance coverage
- Improve employee satisfaction and health

What do employers need to do to participate in RIte Share?

It's easy to participate in RIte Share and there is no cost to your company. Simply:

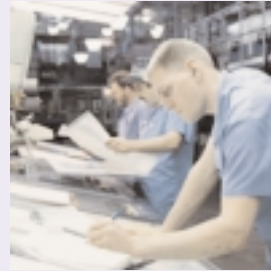
- Agree to accept upfront payments from RIte Share for all or part of your employee's share of his/her monthly premium.
- Help your employee enroll in your company's health insurance plan.
- Complete a short application, including information on your company's health insurance plan. This information will allow DHS to determine whether your existing plan meets the benefit levels required for participation in RIte Share. The most common commercial health plans in Rhode Island meet these requirements.

**For more information or to schedule
a presentation about RIte Share, call the
Employer Contact Unit at**

(401) 462-0311

or e-mail us at

RIteShare@gw.dhs.state.ri.us



Rhode Island Department of Human Services
600 New London Avenue
Cranston, Rhode Island 02920
www.dhs.state.ri.us

Non-Discrimination Notice

The Rhode Island Department of Human Services (DHS) does not discriminate against any person on the basis of race, color, national origin, disability, political beliefs, sexual orientation, age, religion or sex in acceptance for or provision of services, employment or treatment in its educational and other programs and activities. For more information about this policy, call the Community Relations Liaison Officer, (401) 462-2130 or TTY/hearing impaired (401) 462-6239.

Interpreter Services Notice

DHS will arrange for an interpreter or bilingual staff member to help you read English language notices, letters, or other written information from DHS. If you have problems getting interpreter or bilingual services at the Department of Human Services, please call the Limited English Proficiency Coordinator at (401) 462-2130 or TTY/hearing impaired (401) 462-6239.



**Health Insurance Premium
Assistance Program**

**Good for employees,
good for business.**

Christine C. Ferguson
Director

Lincoln Almond
Governor



Are your employees having difficulty paying their share of your company's health insurance?



What is RIte Share?

RIte Share is a public/private partnership that helps low and middle income employees participate in your company's health insurance plan. RIte Share will pay all or part of an employee's share of your company's family health insurance premium. This makes your offer of health insurance more affordable for your employees and their families.

Eligible employees are able to enroll their entire family in your company's existing health insurance plan. RIte Share will pay all or part of an employee's co-payments or premiums.

Who can qualify for RIte Share?

RIte Share is designed for low and middle income working families with children under the age of 19.

Employees apply directly to the RI Department of Human Services (DHS) to determine if they qualify for RIte Share. If your employee qualifies for RIte Share, DHS works with you and your employee to ensure that he or she is enrolled in your company's health plan.



Frequently Asked Questions by Employers about RIte Share



Q: *Will participating in RIte Share cost my company anything?*

A: There is no cost to participate in RIte Share.

Q: *Is it difficult to participate in RIte Share?*

A: No, it's easy! As an employer, you complete a short application, and submit a Summary of Benefits for the health plan(s) you offer. You also agree to accept pre-payments from RIte Share for all or part of your employee's contribution to your monthly health insurance premium.

Q: *Do I have to change the health insurance plan I offer?*

A: No. Most of the health insurance plans that are sold in Rhode Island meet RIte Share benefit level requirements.

Q: *Why is RIte Share good for my employees?*

A: RIte Share is great for your employees because:

- Employees who qualify for RIte Share get all of the benefits covered by your health insurance plan. They may also receive additional benefits offered and paid for directly by the Rhode Island Medical Assistance Program.
- If previously uninsured, your employees will have less absenteeism and greater productivity.
- RIte Share helps your employees cover their entire family together under one plan.

Q: *Do I have to offer different benefits to my employees enrolled in RIte Share?*

A: No. As an employer, you continue to offer the same benefits to all of your employees. When employees are found eligible for RIte Share, they are also eligible for a separate Medical Assistance insurance card, which provides additional services not always covered by commercial health insurance.

Q: *Will this make bookkeeping more complex and time consuming?*

A: RIte Share is designed to be easy to administer. As an employer, you may have to stop or reduce your eligible employee's payroll deduction for health insurance, inform RIte Share if there are any changes in the employee's status (e.g., employment or access to benefits), and provide information on your health insurance rates to RIte Share on an annual basis.

Q: *What if I decide to participate and have additional questions about RIte Share?*

A: The RI Department of Human Services has created a special unit, the Employer Contact Unit, a one-stop shop for all of your questions or concerns about the RIte Share program. The staff is dedicated to making participation in RIte Share simple and problem-free.

We care what you think. If you have comments or questions about RIte Share, please call the Employer Contact Unit at (401) 462-0311.